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**FAX COVER SHEET**

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To: Examiner A. Kalinowski  
From: Raymond A. Joao, Esq.  
Date: January 30, 2003  
Fax No.: 1-703-872-9326  
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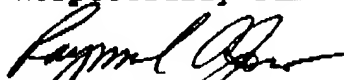
GROUP 3600

Re: U.S. Patent Application Serial No. 09/391,335

Examiner Kalinowski:

Please find transmitted herewith a RESPONSE TO OFFICE  
COMMUNICATION for entry in the above-identified  
application.

Respectfully Submitted,

  
Raymond A. Joao  
Reg. No 35,907

#16/F Supp.  
Amitt  
Lounan  
2-12-03

I hereby certify that this correspondence is being transmitted via facsimile transmission to Examiner A. Kalinowski of Examining Group 3600 at 703-872-9326 on February 1, 2003.

  
Raymond A. Joao

RJ026

Official

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO  
SERIAL NO. : 09/391,335  
FILED : SEPTEMBER 7, 1999  
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE  
BENEFITS AND/OR EMPLOYEE BENEFITS  
INFORMATION  
EXAMINER : A. KALINOWSKI  
GROUP : 3626

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GROUP 3600

Assistant Commissioner for Patents  
Washington, D.C. 20231

RESPONSE TO OFFICE COMMUNICATION

Sir:

This is a Response to the Office Communication, mailed January 29, 2003, wherein the Examiner objected to the Applicant's reply filed on 11/19/2002. Applicant believes that the reply to which the Examiner is referring is the Third Supplemental Amendment filed on November 14,